



HOUSING DISCRIMINATION IS AGAINST THE LAW

The Federal Fair Housing Act makes it illegal for anyone to refuse to rent, sell, or make a housing loan to you because of your race, color, religion, sex, national origin, handicap, or familial status.

What is Discrimination in Housing?

Housing discrimination occurs when you can not live where you want to live because of race, color, religion, sex, national origin, handicap, or familial status.

Watch for the Warning Signs!

- an apartment manager or owner refuses to rent to you
- a lending company refuses to give you a mortgage to purchase a home, although you qualify
- a real estate firm treats you differently than others
- you are steered to or away from a neighborhood which is primarily composed of one racial or ethnic group
- a builder or developer refuses to sell you a home



CONTACT US



Community Preservation Headquarters Hours:

Monday - Thursday

7 a.m. to 6 p.m.

Closed Friday - Sunday, and Holidays

Main Number: (801) 963-3369

Fax Number: (801) 963-3618



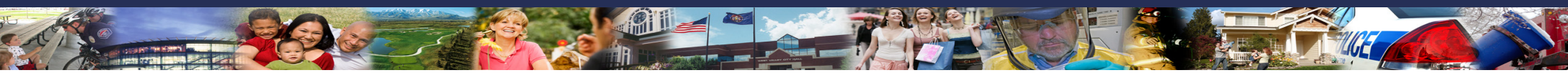
WEST VALLEY CITY
Unity Pride Progress



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**Sustaining, promoting
and preserving
our community.**

West Valley City
Housing Authority / Grants
Community Preservation Headquarters
4522 West 3500 South
West Valley City, Utah 84120
www.wvc-ut.gov/housing



EMERGENCY ASSISTANCE

EMERGENCY REPAIR AND MINOR MAINTENANCE ASSISTANCE

If you are considered a low-income West Valley City home owner and are in need of emergency repairs or minor maintenance, you may be eligible to receive repairs at no cost to you. Some of the items which may qualify as emergencies may include:

- plumbing hazards
- electrical hazards
- furnace repairs (seasonal)
- cooling repairs (seasonal)
- roof repairs
- hot water repairs and/or replacements



HOME OWNERSHIP

HOME OWNERSHIP PROGRAM (HOP) DOWN PAYMENT ASSISTANCE

Since 1991, the West Valley City Housing Authority has managed a down payment assistance program to help first time home buyers. An income eligible applicant may receive \$5,000 in assistance to be used towards the down payment and/or closing costs associated with the purchase of the home. The applicant must be an owner occupant for a period of five years after receiving assistance. The grant/loan must be repaid if the applicant resells, transfers title, refinances the home, or moves within the first five years.

FAIR HOUSING

The Civil Rights Act of 1966 provides that “all citizens of the United States shall have the same right, in every State and Territory, as is enjoyed by white citizens thereof to integrate, purchase, lease, sell, hold and convey real and personal property.”

In Title VIII of the Civil Rights Act of 1968 (the Fair Housing Law), Congress declared a national policy of providing fair housing throughout the United States. This law makes discrimination based on race, color, religion, sex, national origin, handicap, or familial status illegal in connection with the sale or rental of most housing and any vacant land offered for residential construction use.

1968 Fair Housing Law, as amended, by the Housing and Community Development Act of 1974.

How can we help?

Throughout West Valley City, low interest loans are made available to low and moderate income individuals and families. The applicant’s income determines the repayment of the loan. Applicants must meet HUD guidelines for low to moderate income. In limited circumstances, deferred loans are offered (eg. elderly, handicap). Deferred loans are determined by the applicant’s income and circumstances.

REHABILITATION

HOME REHABILITATION

In an effort to preserve the existing housing stock in West Valley City, the West Valley City Housing Authority provides low interest loans to existing and qualified home owners to perform necessary repairs.

Who Qualifies?
If your gross income (before taxes) should fall below the following guidelines, you may qualify.

Family Size			
1 Person	\$36,600	5 Persons	\$56,450
2 Persons	\$41,800	6 Persons	\$60,600
3 Persons	\$47,050	7 Persons	\$64,800
4 Persons	\$52,250	8 Persons	\$68,950

- You must also meet the following criteria:
- owned your home for a period of one year
 - be deficient in at least one minimum Housing Quality Standard (HQS)
 - have a relatively “clean” credit history
 - have not filed for bankruptcy for seven years
 - have no existing liens against your property
- What does this program do?

- protects your most valuable investment
- prolongs the life of your home (minimum ten years)
- aids in the conservation of existing housing in West Valley City neighborhoods
- creates and promotes a sense of pride in ownership
- helps to restore the equity value of your home
- creates alternatives for families who may not otherwise receive the opportunity

MOBILE HOME REHABILITATION

The West Valley City Housing Authority offers a unique program to assist low-income mobile home owners with necessary repairs. The repairs listed below meet the qualifying criteria. This is a one time program only. To see if your home qualifies for a low interest or deferred loan, take a tour of your home and check the current condition of the following listed items:

- faulty or leaking plumbing
- hazardous or exposed wiring
- rotted or warped floors
- leaking or damaged roofs
- inadequate or unsafe heating equipment
- broken or cracked windows